

**Information to identify the case:**

Debtor 1	<b>Barry J. Reed</b>	Social Security number or ITIN	xxx-xx-5761
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-21132-JAD			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Barry J. Reed

9/21/22

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Barry J. Reed  
Debtor

Case No. 22-21132-JAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 21, 2022

User: admin  
Form ID: 318

Page 1 of 4  
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2022:**

Recip ID	Recipient Name and Address
db	+ Barry J. Reed, 1689 Hancock Ave, Apollo, PA 15613-8402
tr	+ Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
15489582	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15489583	+ Amanda Reed, 102 Muffley Drive, Apollo, PA 15613-8532
15489584	+ Apothaker & Associates, P.C., 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
15489595	+ Collection Service Centers, Inc., PO Box 560, New Kensington, PA 15068-0560
15489598	+ Credit Control, PO Box 4521, Chesterfield, MO 63006-4521
15489602	+ Daniel Santucci, 1 International Plaza 5th Floor, Philadelphia, PA 19113-1510
15489607	Erin Capital Management LLC, co/ Shapiro Law office, P.C., 35 Rock Hill Road, Suite 150, Bala Cynwyd, PA 19004
15489608	KML Law Group, BNY Mellon Independence Center, 701 Market Street - Suite 5000, New York, NY 10106
15489615	+ Municipal Authority of Allegheny Twp., 136 Community Building Road, Leechburg, PA 15656-8208
15489623	+ RLG, 54 Glenmaura National Blvd. Suite 104, Moosic, PA 18507-2161
15489627	US Acute Care Solutions, PO Box 14000, Belfast, ME 04915-4033
15489628	+ Weltman Weinberg & Reis, 436 7th Ave., Suite 2500, Pittsburgh, PA 15219-1842

TOTAL: 14

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 22 2022 03:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 21 2022 23:19:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 22 2022 03:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 21 2022 23:19:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Sep 22 2022 03:23:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15489585	Email/Text: legal@arsnational.com	Sep 21 2022 23:18:00	ARS National Service, P.O. Box 463023, Escondido, CA 92046-3023
15489586	+ Email/Text: bankruptcy@cavps.com	Sep 21 2022 23:19:00	Cavalry Portfolio Services, 1 American Lane, Greenwich, CT 06831-2560
15489589	+ Email/Text: bankruptcy@cavps.com	Sep 21 2022 23:19:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
15489594	Email/Text: bankruptcy@clearviewfcu.org		

District/off: 0315-2

User: admin

Page 2 of 4

Date Rcvd: Sep 21, 2022

Form ID: 318

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Case Number	Action	Date/Time	Description
15489597	+ Email/Text: ebnotifications@creditacceptance.com	Sep 21 2022 23:19:00	Clearview Federal Credit Union, 8805 University Blvd., Coraopolis, PA 15108-2580
15489596	+ Email/Text: ebnotifications@creditacceptance.com	Sep 21 2022 23:18:00	Credit Acceptance, Attn: Bankruptcy, 25505 West 12 Mile Road Ste 3000, Southfield, MI 48034-8331
15489599	+ Email/Text: bdsupport@creditmanagementcompany.com	Sep 21 2022 23:18:00	Credit Acceptance, Po Box 5070, Southfield, MI 48086-5070
15489601	+ Email/PDF: creditonebknottifications@resurgent.com	Sep 21 2022 23:19:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15489600	+ Email/PDF: creditonebknottifications@resurgent.com	Sep 21 2022 23:30:53	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15489604	+ EDI: DISCOVER.COM	Sep 21 2022 23:30:48	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15489605	+ EDI: DISCOVER.COM	Sep 22 2022 03:23:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
15489606	^ MEBN	Sep 22 2022 03:23:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15489593	EDI: JPMORGANCHASE	Sep 21 2022 23:15:33	Dynamic Recovery Solutions, PO Box 25759, Greenville, SC 29616-0759
15489592	EDI: JPMORGANCHASE	Sep 22 2022 03:23:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15489614	^ MEBN	Sep 22 2022 03:23:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15489609	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 21 2022 23:15:38	MRS BOP LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
15489611	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 21 2022 23:19:00	Midland Funding, LLC, 320 East Big Beaver, Troy, MI 48083-1238
15489613	^ MEBN	Sep 21 2022 23:19:00	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15489616	+ Email/Text: NCI_bankonotify@ncirm.com	Sep 21 2022 23:16:00	Mission Lane, PO Box 23075, Columbus, GA 31902-3075
15489619	EDI: PRA.COM	Sep 21 2022 23:18:00	Nationwide Credit, PO Box 14581, Des Moines, IA 50306-3581
15489620	EDI: PRA.COM	Sep 22 2022 03:23:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15489618	+ Email/PDF: ebnotices@pnmac.com	Sep 22 2022 03:23:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15489617	+ Email/PDF: ebnotices@pnmac.com	Sep 21 2022 23:30:43	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
15489621	+ Email/Text: ngisupport@radiusgs.com	Sep 21 2022 23:30:43	PennyMac Loan Services, LLC, Po Box 514387, Los Angeles, CA 90051-4387
15489624	+ Email/Text: mtgbk@shellpointmtg.com	Sep 21 2022 23:18:00	Radius Global Solutions, PO Box 390846, Minneapolis, MN 55439-0846
15489625	+ Email/Text: mtgbk@shellpointmtg.com	Sep 21 2022 23:18:00	Shellpoint Mortgage Servicing, 55 Beattie Place, Greenville, SC 29601-2165
15489890	+ EDI: RMSC.COM	Sep 21 2022 23:18:00	Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
		Sep 22 2022 03:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

District/off: 0315-2

User: admin

Page 3 of 4

Date Rcvd: Sep 21, 2022

Form ID: 318

Total Noticed: 45

15489629 + Email/Text: notices@burt-law.com

Sep 21 2022 23:19:00

Worldwide Asset Purchasing, c/o Burton Neil &amp; Associates, 1060 Andrew Drive, West Chester, PA 19380-4292

TOTAL: 33

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
15489626		Tsarouhis Law Group, 21 S. 9th Street, Allentown
aty	*+	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
15489587	*+	Cavalry Portfolio Services, 1 American Lane, Greenwich, CT 06831-2560
15489588	*+	Cavalry Portfolio Services, 1 American Lane, Greenwich, CT 06831-2560
15489590	*+	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
15489591	*+	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
15489603	*+	Daniel Santucci, 1 International Plaza 5th Floor, Philadelphia, PA 19113-1510
15489610	*+	Midland Funding, LLC, 320 East Big Beaver, Troy, MI 48083-1238
15489612	*+	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15489622	*+	Radius Global Solutions, PO Box 390846, Minneapolis, MN 55439-0846

TOTAL: 2 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Barry J. Reed julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Lisa M. Swope, Chapter 7 Trustee	on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com, PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Lisa M. Swope, Chapter 7 Trustee	lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rebecca Solarz	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com

District/off: 0315-2

User: admin

Page 4 of 4

Date Rcvd: Sep 21, 2022

Form ID: 318

Total Noticed: 45

TOTAL: 6